

United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Carolyn Margaret Wolf  
Debtor

Case No. 25-11679-djb  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: May 01, 2025

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2025:**

Recip ID	Recipient Name and Address
db	+ Carolyn Margaret Wolf, 606 E. Main Street, Apt. 217, Lansdale, PA 19446-2946
15003351	H.A. Berkheimer Tax Administrator, Bankruptcy Notices, 50 North 7th Street, Bangor, PA 18013-1798
15003347	+ Innovis Data Solutions, 250 E. Town St., Columbus, OH 43215-4631
15003334	JCMBC CARD SERVICES, P.O. BOX 15369, WILMINGTON, DE 19850-5369

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mwglaw@msn.com	May 02 2025 00:59:00	MICHAEL W. GALLAGHER, M.W. Gallagher Esquire, 600 West Germantown Pike, Suite 400, Plymouth Meeting, PA 19462
tr	+ EDI: BRWSEITZER	May 02 2025 04:46:00	ROBERT W. SEITZER, 1900 Spruce Street, Philadelphia, PA 19103-6605
smg	Email/Text: megan.harper@phila.gov	May 02 2025 00:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 02 2025 04:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	May 02 2025 00:59:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
15003333	+ EDI: DISCOVER	May 02 2025 04:46:00	DISCOVER CARD CORRESPONDENCE, P.O. BOX 30943, SALT LAKE CITY, UT 84130-0943
15003332	+ EDI: DISCOVER	May 02 2025 04:46:00	DISCOVER CARD CORRESPONDENCE, P.O. BOX 30939, SALT LAKE CITY, UT 84130-0939
15003344	Email/Text: bankruptcycourts@equifax.com	May 02 2025 00:59:00	Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256
15003345	^ MEBN	May 02 2025 00:43:09	Experian, P.O. Box 9701, Allen, TX 75013-9701
15003346	^ MEBN	May 02 2025 00:43:09	Experian Information Systems, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002
15003348	EDI: IRS.COM	May 02 2025 04:46:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
15003336	+ EDI: JPMORGANCHASE	May 02 2025 04:45:00	JCMCB CARD SERVICES, P.O. BOX 15369, WILMINGTON, DE 19850-5369
15003335	+ EDI: JPMORGANCHASE	May 02 2025 04:45:00	JCMCB CARD SERVICES, 301 N. WALNUT

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			ST. 9TH FL., WILMINGTON, DE 19801-3971
15003349	EDI: PENNDEPTREV	May 02 2025 04:45:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15003337	+ EDI: SYNC	May 02 2025 04:46:00	SYNCHRONY BANK, 950 FORRER BLVD., KETTERING, OH 45420-1469
15003339	EDI: SYNC	May 02 2025 04:46:00	SYNCHRONY BANK/AMAZON PLCC, P.O. BOX 966015, ORLANDO, FL 32896-5015
15003338	EDI: SYNC	May 02 2025 04:46:00	SYNCHRONY BANK/AMAZON PLCC, P.O. BOX 71737, PHILADELPHIA, PA 19176-1737
15003341	+ EDI: TDBANKNORTH.COM	May 02 2025 04:46:00	TD BANK, P.O. BOX 1448, GREENVILLE, SC 29602-1448
15003340	+ EDI: TDBANKNORTH.COM	May 02 2025 04:46:00	TD BANK USA N.A., 1701 MARLTON PIKE EAST, CHERRY HILL, NJ 08003-2335
15003350	^ MEBN	May 02 2025 00:43:08	Transunion Corporation, 2 Baldwinm Place, P.O. Box 1000, Chester, PA 19016-1000
15003343	EDI: USBANKARS.COM	May 02 2025 04:46:00	U.S. BANK, 800 NICOLLET MALL, MINNEAPOLIS, MN 55402-7000
15003342	EDI: USBANKARS.COM	May 02 2025 04:46:00	U.S. BANK, P.O. BOX 5229, CINCINATTI, OH 45201-5229

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2025

Signature: /s/Gustava Winters

**Information to identify the case:**

Debtor 1: Carolyn Margaret Wolf Social Security number or ITIN: xxx-xx-8437  
First Name Middle Name Last Name EIN: --\_-----  
Debtor 2: Social Security number or ITIN: -----  
(Spouse, if filing) First Name Middle Name Last Name EIN: --\_-----  
United States Bankruptcy Court: Eastern District of Pennsylvania Date case filed for chapter: 7 4/30/25  
Case number: 25-11679-djb

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carolyn Margaret Wolf	
2. All other names used in the last 8 years	aka Carolyn Margaret Mosley	
3. Address	606 E. Main Street APT. 217 Lansdale, PA 19446	
4. Debtor's attorney Name and address	MICHAEL W. GALLAGHER M.W. Gallagher Esquire 600 West Germantown Pike Suite 400 Plymouth Meeting, PA 19462	Contact phone 484-679-1488 Email: mwglaw@msn.com
5. Bankruptcy trustee Name and address	ROBERT W. SEITZER 1900 Spruce Street Philadelphia, PA 19103	Contact phone 215-510-7508 Email: rseitzer@karalislaw.com

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 5/1/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 9, 2025 at 11:50 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (445) 205-3833, Enter Meeting ID 491 091 4076, and Passcode 6690263125</b>  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 8/8/25</b>  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	